

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): David Griffith

Title: ACTUARY-MANIPULABLE RATING MODEL AND SYSTEM

Application No.: 09/775,019

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Examiner: Pass, Natalie

Group Art Unit: 3626

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May 2, 2006

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE AFTER FINAL REJECTION (37 C.F.R. § 1.116)**

This paper is being submitted following the Final Rejection mailed on March 2, 2006. In light of the Amendments and/or Remarks herein, further consideration is requested.

*O.K. to Enter  
May 8, 2006 NP*